

Information to identify the case:

Debtor 1	<u>Gloria Virginia Allen</u>	Social Security number or ITIN	xxx-xx-9001
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number:	13-12289-ABA		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Gloria Virginia Allen

7/6/18

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

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 United States Bankruptcy Court
 District of New Jersey

In re:
 Gloria Virginia Allen
 Debtor

Case No. 13-12289-ABA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 31

Date Rcvd: Jul 06, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 08, 2018.

db
 513658811 Gloria Virginia Allen, 21 Maplewood Court, West Deptford, NJ 08066-2406
 Dell Financial Services, Acct No 7242, Collection Consumer Bankruptcy, 12234B North I35,
 Austin TX 78753-1705
 513871089 +MidFirst Bank, c/o Zucker Goldberg & Ackerman, 200 Sheffied Street, Suite 301,
 Mountainside, NJ 07092-2315
 513658816 +Midland Mortgage Co, Acct No 8805, 999 NW Grand Boulevard, Oklahoma City OK 73118-6051
 513658817 Omni Credit Serv of Florida, Acct No 6730, PO Box 31179, Tampa FL 33631-3179
 513658818 One Main Financial, Acct No 4xxx, Bankruptcy Dept, 1404 US Highway 130 North,
 Cinnaminson NJ 08077
 513658821 +Seventh Avenue Chase Bank, Acct No 3570, PO Box 740933, Dallas TX 75374-0933

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 06 2018 23:23:36 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 06 2018 23:23:32 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 513795459 +EDI: ACCE.COM Jul 07 2018 02:58:00 Asset Acceptance LLC, PO Box 2036,
 Warren MI 48090-2036
 513658809 EDI: CAPITALONE.COM Jul 07 2018 02:58:00 Capital One Bank, Acct No 7242, PO Box 71083,
 Charlotte NC 28272-1083
 513658807 EDI: CAPITALONE.COM Jul 07 2018 02:58:00 Capital One Bank, Acct No 9297, PO Box 71083,
 Charlotte NC 28272-1083
 513658808 EDI: CAPITALONE.COM Jul 07 2018 02:58:00 Capital One Bank, Acct No 8628, PO Box 71083,
 Charlotte NC 28272-1083
 513961154 EDI: BL-BECKET.COM Jul 07 2018 02:58:00 Capital One NA, c/o Becket and Lee LLP,
 POB 3001, Malvern PA 19355-0701
 513658810 +EDI: CBS7AVE Jul 07 2018 02:58:00 Country Door, Acct No 3530, PO Box 740933,
 Dallas TX 75374-0933
 513680944 +EDI: TSYS2.COM Jul 07 2018 02:58:00 Department Stores National Bank/Macys,
 Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053
 513658812 +EDI: BLUESTEM Jul 07 2018 02:58:00 Fingerhut, Acct No 3***, 6250 Ridgewood Road,
 Saint Cloud MN 56303-0820
 513658813 EDI: RMSC.COM Jul 07 2018 02:58:00 JC Penney GE Money Bank, Acct No 2241,
 Bankruptcy Dept, PO Box 960061, Orlando FL 32896-0661
 513658814 +EDI: CBSKOHLS.COM Jul 07 2018 02:58:00 Kohls Chase Bank USA NA, Acct No 9144,
 PO Box 740933, Dallas TX 75374-0933
 513658815 +EDI: TSYS2.COM Jul 07 2018 02:58:00 Macys DSNB, Acct No 6730, Bankruptcy Processing,
 PO Box 8053, Mason OH 45040-8053
 513940996 +EDI: OPHSUBSID.COM Jul 07 2018 02:58:00 OAK HARBOR CAPITAL VII, LLC,
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 515366227 EDI: PRA.COM Jul 07 2018 02:58:00 Portfolio Recovery Associates, LLC, PO Box 41067,
 Norfolk, VA 23541
 515366228 EDI: PRA.COM Jul 07 2018 02:58:00 Portfolio Recovery Associates, LLC, PO Box 41067,
 Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
 513946557 EDI: PRA.COM Jul 07 2018 02:58:00 Portfolio Recovery Associates, LLC, c/o Capital One,
 POB 41067, Norfolk VA 23541
 513953259 EDI: PRA.COM Jul 07 2018 02:58:00 Portfolio Recovery Associates, LLC,
 c/o JC PENNEY CREDIT CARD, POB 41067, Norfolk VA 23541
 513658819 +EDI: SEARS.COM Jul 07 2018 02:58:00 Sears, Acct No 1802, 7920 NW 110th,
 Kansas City MO 64153-1270
 513658820 +EDI: SEARS.COM Jul 07 2018 02:58:00 Sears, Acct No 3873, 7920 NW 110th,
 Kansas City MO 64153-1270
 513658822 +EDI: URSI.COM Jul 07 2018 02:58:00 United Recovery System, Acct No 3873,
 5800 N Course Drive, Houston TX 77072-1613
 513869506 +EDI: BLUESTEM Jul 07 2018 02:58:00 Webbank-Fingerhut, 6250 Ridgewood Rd,
 St. Cloud, MN 56303-0820
 513658823 +EDI: WFFC.COM Jul 07 2018 02:58:00 Wells Fargo, Acct No 7169, 4137 121st Street,
 Urbandale IA 50323-2310
 513762223 EDI: WFFC.COM Jul 07 2018 02:58:00 Wells Fargo Bank NA, PO Box 10438,
 Des Moines IA 50306-0438

TOTAL: 24

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-1

User: admin
Form ID: 3180W

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Total Noticed: 31

Date Rcvd: Jul 06, 2018

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 08, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 6, 2018 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor MIDFIRST BANK bnicholas@kmlawgroup.com,
bkgroup@kmlawgroup.com
Denise E. Carlon on behalf of Creditor MidFirst Bank dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Francis Landgrebe on behalf of Debtor Gloria Virginia Allen flandgrebe@verizon.net,
r61604@notify.bestcase.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Joshua I. Goldman on behalf of Creditor MidFirst Bank jgoldman@kmlawgroup.com,
bkgroup@kmlawgroup.com

TOTAL: 6